



FEMA

April 1, 2019

Mr. Jim L. Morales
City Manager of Miami Beach
1700 Convention Center Drive
Miami Beach, FL 33139

Dear Mr. Morales:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the City of Miami Beach will increase to a Class 5 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualifies it for a 25 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2019. This increase is based on a field verification of your three-year cycle CRS application.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify annually. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established three-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region IV Office, CRS Coordinator, Roy McClure, by telephone at (770) 220-8835.

Sincerely,

A handwritten signature in blue ink that reads "David I. Maurstad".

David I. Maurstad
Deputy Associate Administrator for Insurance and Mitigation
Federal Insurance and Mitigation Administration

Enclosure

cc: Mohsen Jarahpour, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of Miami Beach, FL

Verified Class 5

NFIP Number: 120651

Cycle

Date of Verification Visit: July 20, 2017

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 2508 credit points are verified which results in a recommendation that the community improve from a CRS Class 6 to a CRS Class 5. The community has met the Class 5 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 2/2. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Elevation Certificates: The Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing additional FIRM information, information about problems not shown on the FIRM, flood depth data, special flood related hazards, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for informational material that include the State of Florida guides, general outreach projects that include newsletters, hurricane guide, and fact sheets, and priority audience messages that include a letter to the repetitive loss areas. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. Credit is enhanced by having a Program for Public Information (PPI), and by having the information disseminated by stakeholders outside the local government. (350 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. Credit is enhanced by having a PPI. (17 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Miami Dade County Library. Credit is also provided for floodplain information displayed on the community's website. (92 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. Credit is also provided for advisor training at appropriate EMI courses. Credit is enhanced by having a PPI. (74 points)

Activity 370 – Flood Insurance Promotion: Credit is provided for assessing the community's current level of flood insurance coverage and assessing shortcomings. Credit is also provided for development and implementation of a coverage improvement plan. Credit for implementing a coverage improvement plan is enhanced by having a PPI and stakeholder involvement. (90 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 20 percent of the Special Flood Hazard Area (SFHA) as open space. (313 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new and substantial improvement construction, cumulative substantial improvement, and local drainage protection. Credit is also provided for the enforcement of building codes, a BCEGS Classification of 2/2, other higher standards, state mandated regulatory standards, and regulations administration. (267 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks and maintaining copies of all previous FIRMs and Flood Insurance Study Reports. (170 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, low impact development, soil and erosion control, and water quality. (200 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of January 31, 2017, the City of Miami Beach, FL has 74 repetitive loss properties and is a Category C community for CRS purposes. The community is required to submit either a Repetitive Loss Area Analysis or Floodplain Management Plan. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the Miami Dade County Local Mitigation Strategy, adopted December 15, 2015. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2020. (207 points)

Activity 540 – Drainage System Maintenance: All of the community’s drainage system is inspected regularly throughout the year and maintenance is performed as needed. Credit is also provided for listing problem sites that are inspected more frequently, and for implementing an ongoing Capital Improvements. The community enforces a regulation prohibiting dumping in the drainage system, and annually publicizes the regulation and has appropriate signs posted. Credit is enhanced by having a PPI. (310 points)

Activity 610 – Flood Warning and Response: Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. Credit is also provided for the designation as a Storm Ready Community by the National Weather Service. (290 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Miami Dade County, FL is 1.08.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

Jim L. Morales
City Manager
1700 Convention Center Drive
Miami Beach, Florida 33139

CRS Coordinator Name / Address:

Mohsen Jarahpour, CFM
Floodplain Manager
1700 Convention Center Drive
Miami Beach, Florida 33139
(305) 673-7550

Date Report Prepared: December 2, 2018

Community : City of Miami Beach, FL

NFIP Number : 120651

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:

Credit

c310	38				38
c320	90				90
c330	350				350
c340	17				17
c350	92				92
c360	74				74
c370	90				90
c410		x CGA		=	
c420	290	x CGA	1.08	=	313
c430	247	x CGA	1.08	=	267
c440	157	x CGA	1.08	=	170
c450	185	x CGA	1.08	=	200
c510	207				207
c520					
c530					
c540	310				310
c610	290				290
c620					
c630					

Community Classification Calculation:

cT = total of above

cT = 2508

Community Classification (from Table 110-1):

Class = 5

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